

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
2008 HOMEOWNERS INSURANCE PREMIUM COMPARISON
Camden County

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$601	\$172	\$212
All America Ins Co (Central Mutual of OH Group)	\$532	N/A	N/A
Allstate NJ Ins Co	\$577	\$100	\$135
American European Ins Co (Rutgers Group) (5)	\$467	N/A	\$408
American Fire & Casualty Co (Ohio Casualty Group)	\$868	N/A	\$362
American Home Assur Co (American International Group) (2)	\$716	\$144	\$217
American Ins Co (Allianz Group) (2)	\$847-\$1,131	N/A	N/A
American International Ins Co of NJ (American International Group) (3)	\$591	\$211	\$283
Amica Mutual Ins Co (1)	\$753-\$947	\$143-\$179	\$213-\$269
Armed Forces Ins Exchange (3)	\$522	N/A	\$136
Atlantic Mutual Ins Co (Atlantic Mutual Group) (4)	\$712	\$171	\$215
Balboa Ins Co	\$615-\$912	\$104	\$264
Bay State Ins Co (Andover Group)	\$683	\$249	\$175
Camden Fire Ins Assoc (OneBeacon Group)	\$417-\$548	\$125-\$147	\$153-\$185
Castlepoint Ins Co (Tower Group)	\$592-\$707	\$200-\$226	\$273-\$316
Centennial Ins Co (Atlantic Mutual Group) (4)	\$786	\$173	\$217
Central Mutual Ins Co (Central Mutual of OH Group)	\$679	\$161	\$205
Chubb Ins Co of NJ (Chubb Group) (2)	\$1,512	\$650	\$559
Citizens Ins Co of Amer (Hanover Insurance Group)	\$574	N/A	\$151
Cumberland Mutual Fire Ins Co	\$578-\$727	\$176	\$227
Electric Ins Co (3)	\$494-\$1,613	\$93	\$86
Empire Fire & Marine Ins Co	\$346-\$452	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$456-\$562	\$158-\$198	\$169-\$210
Encompass P&C Ins Co of NJ (Encompass Group)	\$363-\$903	\$129-\$354	\$139-\$375
Excelsior Ins Co	\$403	\$142	\$192
Farm Family Casualty Ins Co (3)	\$619	\$100	\$301
Farmers Ins Co of Flemington	\$628	\$190	\$237
Farmers Mutual Fire Ins Co of Salem Cty	\$852	\$148	\$282
Federal Ins Co (Chubb Group)	\$981	\$143	\$193
Fidelity Mohawk Ins Co (Franklin Mutual Group)	\$507-\$530	\$126	\$165
Fidelity National Prop and Cas Ins	\$362	\$112	\$167
Fireman's Fund Indemnity Corp (Allianz Group)	\$1,004	N/A	N/A
Fireman's Fund Ins Co (Allianz Group)	\$1,131	\$124-\$158	\$190-\$214
First American Property & Casualty Ins Co	N/A	\$232	N/A
First Trenton Indemnity Co (St. Paul Travelers Group) (4)	\$552	\$121	\$156
Fitchburg Mutual Ins Co	\$713	\$143	\$251
FMI Ins Co (Franklin Mutual Group)	\$438	N/A	\$156
Foremost Ins Co	\$868	N/A	N/A
Founders Ins Co	\$535-\$624	\$178	\$175
Franklin Mutual Ins Co (Franklin Mutual Group)	\$547	\$126	\$165
Germantown Ins Co (Philadelphia Contributionship Group) (2)	\$681	N/A	\$231
Graphic Arts Mutual Ins Co	\$535-\$737	\$100-\$169	\$201-\$236
Great Northern Ins Co (Chubb Group) (2)	\$1,512	\$604	\$521

(1) Pays dividends

(2) Provides higher Bldg. limit

(3) Insures only members of certain groups or prof. assoc.

(4) Writing renewal business only

(5) Non-renewing

N/A Co. doesn't write form

Range indicates Co. has eligibility requirements in rating system

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Hanover Ins Co (Hanover Insurance Group)	\$877	\$137	\$179
Harleysville Ins Co of NJ	\$674-\$793	\$151-\$174	\$190-\$219
Hartford Underwriters Ins Co (The Hartford Group) (3) (4)	\$761	\$125	\$175
High Point Preferred Ins Co	\$820	\$172	\$187
Homesite Ins Co	\$591	\$211	\$283
IDS Property Casualty Ins Co	\$862	\$127	\$224
Liberty Mutual Fire Ins Co	\$537-\$1,969	\$121	\$206
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$705	\$127	\$165
Mercer Ins Co of NJ Inc	\$480-\$771	\$227	\$236
Merchants Mutual Ins Co (Merchants Group)	\$694	\$236	\$268
Merchants Preferred Ins Co (Merchants Group)	\$467	N/A	\$408
Merrimack Mut Fire Ins Co (Andover Group)	\$806-\$1,127	\$181	\$256
Metropolitan Group Property & Casualty Ins Co	\$952	\$118	\$176
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$566	\$67	\$122
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$688	\$78	\$144
Ohio Casualty Ins Co (Ohio Casualty Group)	\$1,281	\$184	\$271
Pacific Indemnity Co (Chubb Group)	\$981	\$143	\$193
Pennsylvania General Ins Co (OneBeacon Group) (4)	\$417-\$548	\$125-\$147	\$153-\$185
Philadelphia Contributionship Ins (Philadelphia Contributionship Group)	\$1,121	\$177	\$351
Preferred Mutual Ins Co	\$528	\$122	\$148
Preserver Ins Co (Tower Group) (5)	\$587	\$168	\$137
Proformance Ins Co	\$703	N/A	\$208
Property & Cas Ins Co Of Hartford (The Hartford Group) (3)	\$735	\$106	\$175
Providence Mutual Fire Ins Co	\$466-\$834	\$182	\$189
Public Service Mutual Ins Co	\$445	\$118	\$114
Quincy Mutual Fire Ins Co	\$631-\$783	\$145	\$187
Rutgers Cas Ins Co (Rutgers Group)	\$389-\$512	\$136-\$175	\$130-\$167
Selective Ins Co of Amer (Selective Group)	\$593	\$159	\$207
Selective Way Ins Co (Selective Group)	\$502	N/A	\$207
State Farm Fire and Casualty Co	\$737	\$115	\$231
Tokio Marine & Nichido Fire Ins Co Ltd	\$748	\$158	\$387
Tower Ins Co of NY (Tower Group)	\$592	N/A	\$277
Tower National Ins Co (Tower Group)	\$592-\$707	\$200-\$226	\$273-\$316
Travelers Auto Ins Co of NJ (St. Paul Travelers Group)	\$535-\$680	\$131-\$142	\$138-\$149
United Services Auto Association (USAA Group) (1) (3)	\$447-\$536	N/A	\$118-\$150
USAA Casualty Ins Co (USAA Group) (1) (3)	\$464-\$556	N/A	\$118-\$150
Vigilant Ins Co (Chubb Group) (2)	\$1,325	\$650	\$559
West American Ins Co (Ohio Casualty Group)	\$1,041	N/A	\$333

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